

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Stephanie M. Zaengle  
Debtor

Case No. 19-02382-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: KADavis  
Form ID: 318

Page 1 of 2  
Total Noticed: 20

Date Rcvd: Sep 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2019.

db +Stephanie M. Zaengle, 230 Henderson Street, Carlisle, PA 17013-2016  
5205939 AES / PHEAA, PO Box 2461, Harrisburg, PA 17105-2461  
5205941 Apothaker Scian, PC, 520 Fellowship Road, Suite C306, PO Box 5496,  
Mount Laurel, NJ 08054-5496  
5205946 +Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279  
5205948 +Lucan Jumper, 230 Henderson Street, Carlisle, PA 17013-2016  
5205949 +Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904  
5205951 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, d/b/a Mr. Cooper, PO Box 619096,  
Dallas, TX 75261-9741)  
5205955 +Weltman, Weinberg & Reis Co., LPA, 170 South Independence Mall West, Suite 874,  
Philadelphia, PA 19106-3323

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr +EDI: PRA.COM Sep 18 2019 23:13:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021

5205940 +EDI: AMEREXPR.COM Sep 18 2019 23:13:00 American Express, PO Box 297871,  
Fort Lauderdale, FL 33329-7871  
5205943 E-mail/Text: bankruptcy@cavps.com Sep 18 2019 19:29:37 Cavalry Portfolio Services,  
PO Box 27288, Tempe, AZ 85285  
5205942 E-mail/Text: bncnotices@becket-lee.com Sep 18 2019 19:29:03 Capital One Bank / Kohl's,  
N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051  
5205944 +EDI: CHASE.COM Sep 18 2019 23:13:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
5205945 EDI: DISCOVER.COM Sep 18 2019 23:13:00 Discover Financial Services, LLC, PO Box 3025,  
New Albany, OH 43054-3025  
5205947 +EDI: Q3G.COM Sep 18 2019 23:13:00 JH Portfolio Debt Equities, LLC, PO Box 788,  
Kirkland, WA 98083-0788  
5205950 +EDI: MID8.COM Sep 18 2019 23:13:00 Midland Credit Management, Inc.,  
8875 Aero Drive, Suite 200, PO Box 939069, San Diego, CA 92193-9069  
5205952 EDI: PRA.COM Sep 18 2019 23:13:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541-1067  
5205953 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Sep 18 2019 19:31:21 Regional Acceptance Corporation,  
1424 East Fire Tower Road, Greenville, NC 27858-4105  
5205954 EDI: RESURGENT.COM Sep 18 2019 23:13:00 Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
5206241 +EDI: RMSC.COM Sep 18 2019 23:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 20, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
bkggroup@kmlawgroup.com  
Markian R Slobodian (Trustee) PA49@ecfcbis.com  
Paul Donald Murphy-Ahles on behalf of Debtor 1 Stephanie M. Zaengle pmurphy@dplglaw.com,  
kgreene@dplglaw.com

District/off: 0314-1

User: KADavis  
Form ID: 318

Page 2 of 2  
Total Noticed: 20

Date Rcvd: Sep 18, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

United States Trustee    ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **Stephanie M. Zaengle**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8083**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:19-bk-02382-HWV****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Stephanie M. Zaengle

9/18/19**By the  
court:**Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: KADavis, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**